

Form 192 – aplccmpnrpt

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 21-13951-ABA  
Chapter: 7  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Pamela A Zook  
fka Pamela A Millard  
228 Allens Lane  
Mullica Hill, NJ 08062

Social Security No.:  
xxx-xx-4554

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,  
OF HEARING ON APPLICATIONS FOR COMPENSATION  
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Andrew B. Altenburg Jr.  
on:

DATE: April 14, 2022  
TIME: 02:00 PM  
LOCATION: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$8,000.00
TOTAL DISBURSEMENTS:	\$50.20
BALANCE ON HAND:	\$7,949.80

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

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APPLICANT(S)  
Trustee, Joseph D. Marchand

COMMISSION OR FEES  
Fee \$1,550.00

EXPENSES  
\$55.78.

The trustee's application to abandon the following property will be heard and acted upon:  
Books and Records

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: March 14, 2022

JAN: lgr

Jeanne Naughton  
Clerk

In re:  
Pamela A Zook  
Debtor

Case No. 21-13951-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 14, 2022

Form ID: 192

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2022:**

Recip ID	Recipient Name and Address
db	+ Pamela A Zook, 228 Allens Lane, Mullica Hill, NJ 08062-2005
acc	+ Donna Miller, Giuliano, Miller & Company, LLC, 2301 E. Evesham Road, Pavilion 800, Suite 210, Voorhees, NJ 08043-4501
acc	+ Giuliano, Miller & Company LLC, 2301 E. Evesham Road, Pavilion 800, Suite 201, Voorhees, NJ 08043-4504
519284853	Comenity - My BJ's Perks Mastercard, PO Box 650113, Dallas, TX 75265-0113
519209505	Goldman Sachs Bank, USA, PO Box 45400, Salt Lake City, UT 84145-0400
519209507	+ Navient/RKL Fincl Corp, 123 S Justison St, Fl 3, Wilmington, DE 19801-5363
519209508	+ Prosper Funding, LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519209510	+ State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
519209511	+ Zwicker & Associates, LLC, 1020 Laurel Oak Road, Sute 303, Voorhees, NJ 08043-3518

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 14 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 14 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 14 2022 20:36:00	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/, 635 Woodward Avenue, Detroit, MI 48226-3408
519220885	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 14 2022 20:36:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519209502	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 14 2022 20:47:06	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
519300615	+ Email/PDF: ebn_ais@aisinfo.com	Mar 14 2022 20:47:10	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519209503	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 14 2022 20:36:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
519209504	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 14 2022 20:36:00	GM Financial, PO Box 183593, Arlington, TX 76096-3593
519292991	+ Email/PDF: ebn_ais@aisinfo.com	Mar 14 2022 20:47:18	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519209506	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 14 2022 20:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519358183	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 14 2022 20:36:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
519295942	+ Email/PDF: pa_dc_claims@navient.com	Mar 14 2022 20:47:07	Navient Solutions, LLC., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430

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519358197	+ Email/Text: bncmail@w-legal.com	Mar 14 2022 20:36:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519351609	Email/Text: bnc-quantum@quantum3group.com	Mar 14 2022 20:36:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519209509	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 14 2022 20:36:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
519210093	+ Email/PDF: gecsed@recoverycorp.com	Mar 14 2022 20:47:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey M. Sponder	on behalf of U.S. Trustee U.S. Trustee jeffrey.m.sponder@usdoj.gov jeffrey.m.sponder@usdoj.gov
Joseph Marchand	on behalf of Trustee Joseph Marchand jdmarchand@comcast.net jmarchand@comcast.net
Joseph Marchand	jdmarchand@comcast.net jmarchand@comcast.net; jmarchand@ecf.axosfs.com
Richard S. Hoffman, Jr.	on behalf of Debtor Pamela A Zook rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com; hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7